



# Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 12, Issue 1

Winter 2014

## Report on Triad Projects for Fall of 2013

### **Drug Turn-In**

Triad has a secure drug collection box at the sheriff's office. The contents are disposed of twice per year during the national Drug Take-Back days. The pills from the Triad box more than filled 12 large brown paper bags. Triad and the Belfast and Searsport Police Departments turned in 275.2 pounds of pills. Continue to bring in your unwanted medications to the new sheriff's office for proper disposal and to prevent the drugs from being stolen or used accidentally.

### **Brooks Safety Day**

Triad received a grant from the Maine Community Foundation and a donation from the Waldo County Firefighters Association to help Triad to buy smoke and carbon monoxide detectors for older people in Brooks. Triad volunteers joined members of the Brooks Volunteer Fire Department and installed the

detectors, helped fill out File of Life medical records, offered Triad newsletter subscriptions and resource cards listing local services. Forty households participated. Triad wishes to acknowledge the great support provided by town clerk Jane McLaughlin and fire chief Jeff Archer. They both went the extra mile to make this happen for the older residents of Brooks.

### **Wrap Seniors in Warmth Project**

With the high cost of home heating fuel, Triad collects warm clothing and blankets to give to older persons who need the items. This year donors were especially generous. There were approximately 100 handmade hats and pairs of mittens that took many hours to create. There were 350 coats, jackets and heavy sweaters and about 40 blankets. Triad wishes to thank all who worked to make the winter a little warmer for others. Triad thanks Debbie Mitchell for all her efforts to manage this project.

## Friendly Caller Program

The Waldo County Communications Center has offered the Friendly Caller Program for the last several years. It is especially great for older people who live alone. Enrollees call every day between 6:00 and 10:00a.m. to let a dispatcher know that he or she is okay and to have a chance to chat with someone. If the person does not call between those hours, then, a dispatcher calls the home. If there is no answer, the dispatcher notifies the person that the enrollee selected or if there is no one, then,

a police officer is sent to check on the situation. There have been instances where the person has fallen and could not get up to get to the phone and the officer got help right away.

Winter is a time when many people are more isolated than usual and the Friendly Caller Program would be a great connection with the world. For more information or to enroll, call Owen Smith at 338-2040.

**Current Scams Inside**

*Waldo County Triad is a partnership of citizens, law enforcement, and other local organizations dedicated to the improvement of the safety of older Waldo County residents through education and service.*

## Scams

### Letter Received by a Reader

A reader has provided a letter to share with other newsletter readers. It reads that it is from the First National Collection Bureau, Inc. with a Nevada address. The letter states that in 1995, the person made a purchase for \$224.12 and did not pay for it. Since a lot of time has passed, the company will settle for 30% of the original amount. That \$67.24 is to be paid to the collection agency in two equal payments of \$33.62. The first payment must be received within 21 days from the date on the letter and the second payment not more than 30 days later. If these conditions are met, the debt will be forgiven and will not appear on the reader's credit report. If both payments are not received on time as outlined, then, the offer to pay at a reduced rate is no longer available.

The reader was sure that she had not made a purchase for which she did not pay. To be certain, she called the company where she supposedly bought the items. They had no record of her purchase or any failure to pay. They had not put any past due bills for her into the hands of a collection agency. She now was sure that someone was trying to scam her.

The letter looks fairly official. It provides a toll-free phone number and states that it can be used to talk with a representative. One might easily think that they had forgotten a purchase made 18 years ago. The amount is small enough that someone might think that it is easier to pay the fee than to fight it. That is the real plan behind this type of letter. If enough people do pay, then someone is collecting a significant amount of money.

The sheriff's office reports seeing similar letters frequently. If you happen to get a letter telling you to pay a bill for something that you don't recall buying, ask for help from the police, a friend, or the Consumer Protection division of the office of the Attorney General (see page 4).

### Computer Scam From a Reader

A reader was having a problem with her computer so she Googled the phone number for Microsoft. The person on the phone told her that he could fix her computer if she allowed him remote access. She did that. Then the man began a hard-sell on how she needed to give him her credit card number so he could provide the service. He discouraged her from taking the computer to a local repair service or a place like Best Buy as they would not know how to repair it like a Microsoft representative would. The pressure was great enough that she hung up. She contacted a computer repair service in the area and got the work done quickly for a minimum fee.

It is important to know that not all phone numbers and not all websites on the Internet are legitimate. Anyone can post a website and say they offer a service. For those running a scam, this is an easy way to get victims.

For this woman, there were two clues that the person that she contacted was not really from Microsoft as he pressured hard for a credit card number and he told her not to use local computer repair services. He probably had plans for using her credit card to make his own purchases over the Internet. She would not know that anything had been done until she got her statement at the end of the billing period.

It is healthy to be wary these days. There are lots of people out there trying to take your money. If something does not seem right, hang up or get off the website.

### **Thank you!**

Waldo County Triad wishes to thank its partner **Univ. of ME Cooperative Extension** for helping to keep printing and mailing costs lower so Triad can serve more Waldo County seniors.



## More Scams

### Calls from CMP

Central Maine Power Company reports that they have received numerous calls from customers who have said that someone called saying that they represent a collection agency for CMP. These customers were all in good standing with the company and knew that someone was trying to threaten or confuse them enough that they would give credit card information.

CMP wants customers to know that the company does not call people whose bills are not overdue asking them to pay ahead. Also, if you are behind in your bill, you can call CMP at 1-800-750-4000 or make a payment with a local payment agent.

### Callers Selling Alarm Systems

Local residents are reporting that they are getting calls from a person who seems to be selling alarm systems. The caller asks if you have an alarm system. If you say you do not have one, then, you might be asked if you live alone, if you have medications in the house and other questions that give information about your living situation. There are only a few alarm companies that do business locally and they do not call people asking if they want to have one. These may be calls from people trying to get information to use to break into houses. If you get a call like this, get a callback number and tell the person you will have someone call back. Then, call the sheriff's office and ask to have Chief Deputy Jeff Trafton verify the security company. The number to call is 338-2040.

### Direct Meat Sales

People report that they are getting calls from people offering them a good deal on frozen meat or they have people coming to the door selling it. There are some legitimate door-to-door meat sellers and there are the others. If you think you might be interested in buying from one of these meat dealers, ask a lot of

questions about whether the meat is inspected and stamped, where they get the meat, and any other questions you can think of. The con people may be rude and try to get into the house and ask inappropriate questions. Before you buy from any of them, call Chief Deputy Jeff Trafton at the sheriff's office for verification about the seller. Call 338-2040.

### Charitable Donations

According to the FBI, seniors are often targeted for donations by charities because older people are more likely to send a donation than other age groups and they are less likely to report fraud if they find out that they gave to a fraudulent charity. There are a few things that you can do to help protect yourself from these scam charities.

Con artists often tell a person that he or she has given to the cause in the past. If you don't remember it, verify the donation yourself. Check the information against your check or credit card records, your receipts, or your tax records. Surely not all solicitors who make the claim that you donated previously are dishonest, but it is one trick that criminals use.

Many charities, legitimate or not, send mailing labels, greeting cards, a calendar or other gift to encourage you to donate. Never feel that you have to make a contribution for these items. You did not ask for them so you do not need to pay for them.

A genuine organization should not pressure potential donors into making a contribution. If you feel the person is too pushy, don't donate.

Confirm the address of a charity before mailing a donation. Do not give cash.

Charities often share donor lists. When you give, add a note asking that your contact information not be shared with other charities.

## Things to Know About

### Top Ten Consumer Complaints

Attorney General Janet Mills has listed the top ten complaints for which Mainers contact the attorney general's office for help about being defrauded or attempts made to defraud them.

Mediators in the Maine Office of the Attorney General Consumer Mediation and Information Service assist consumers with a variety of issues, ranging from landlord/tenant disputes to phone bill "cramming". The most frequent complaints in the last year regarded auto sales and "Jamaican lottery" scams.

Maine has numerous laws in place that can protect a consumer, but the best way for consumers to avoid being defrauded is to know their rights. The Maine Attorney General's Consumer Law Guide provides a basis for understanding Maine's consumer protection laws. Attorney General Janet T. Mills urges Maine consumers to educate themselves before signing contracts and to be wary of high pressure phone solicitations.

Attorney General Janet Mills says "An informed consumer is a well-armed citizen. Whether under our auto sales 'Lemon Law' or the Unfair Trade Practices Act, consumers have options when they encounter unfair business practices. Maine consumers should understand their rights and should always be skeptical before agreeing to part with their hard-earned money."

The following are the top ten most frequent complaints received by the Maine Office of Attorney General, Consumer Mediation and Information Service between July 1, 2012 and July 1, 2013:

1. Auto Sales (both new and used)
2. Contests/Sweepstakes/Prize Promotions and similar types of Scams
3. Landlord-Tenant/Mobile Homes
4. Nigerian/Grandparent/"Sweetheart" and similar types of Scams

5. Home Repair/Construction Complaints
6. Furniture/Appliances/Home Furnishings
7. Entertainment/Recreation
8. Satellite TV Sales and Service
9. Health Services (including over the counter "health" products)
10. Telecommunications/Slamming/Cramming (Charges added to bill without authorization)

The Consumer Mediation and Information Service assists consumers and businesses by answering questions, providing referrals and mediating disputes. The staff and volunteer mediators help thousands of consumers each year by answering their questions on a variety of topics. The Attorney General says "I hope more consumers will realize the resources that are available to them and reach out to our office for assistance."

Consumers may call the specifically dedicated toll-free line at [1-800-436-2131](tel:1-800-436-2131) on Monday to Friday from 9:00 a.m. – noon and from 1:00 p.m. – 4:00 p.m. Additionally, consumers can contact the Consumer Protection Division by email at [consumer.mediation@maine.gov](mailto:consumer.mediation@maine.gov) and by regular mail by writing to: Attorney General's Office, Consumer Protection Division, 6 State House Station, Augusta, ME 04333.

The Consumer Protection Division a website, [www.maine.gov/ag](http://www.maine.gov/ag). Go to the website and click on Consumer Information. This location has a lot of information on it, including the Consumer Law Guide.



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*"Creating Future Financial Options"*





# Your Free Medical Power of Attorney Form

A person with your medical power of attorney is someone you authorize to make health decisions for you in the event that at some time in the future you become too ill to do it for yourself. This might be used in a situation where you are no longer able to think clearly or are not conscious. The person can also be authorized to make your funeral arrangements for you. This document, sometimes referred to as an Advance Directive, is to be held by the person with the medical power of attorney and your physician. Susan Longley, Waldo County Judge of Probate offers help with the process.

Do you find yourself thinking that you really want to get your legal papers in order? I offer help on one of the important legal documents, known as a "Medical Power of Attorney."

For starters, you can fill out a comprehensive Medical Power of Attorney form. You can obtain a free copy of this form at a hospital or on-line on such websites as <http://www.maine.gov/dhhs/oas/aging/resource/adf.pdf>

So that you can see how user-friendly this Medical Power of Attorney form is, page 1 has an easy-to-follow summary page of every section. This page simply summarizes all the types of medical decisions that you might like to share with another (or others) regarding issues that you can address using this form.

Plus, as you will see on the front-page summary of this form, each "part" has a specific purpose. Here are the purposes of each part:

**Part 1:** To name your agent (or agents) to act on your behalf. Also, to specify the time, place and manner for your agent to be able to make decisions for you.

**Part 2:** If desired, to specify treatments or further directions for your agent(s).

**Part 3:** To name your primary physician, physician's assistant or nurse practitioner to be included in any/all medical decisions on your behalf;

**Part 4:** To name specific organs (if any) and to whom you wish to donate the organ(s) (if any) and for what purposes;

**Part 5:** To name someone(s) to make funeral and burial decisions or to tell your family about any such wishes;

**Part 6:** To sign and date this section, and to have 2 witnesses do the same.

**Part 7:** If you do not wish to be revived by ambulance crews should your heart or breathing stop, to sign the Do Not Resuscitate (DNR) part, and to have your physician (or nurse practitioner or physician's assistant) also sign and date.

Once you get a free Medical Power of Attorney form, read it, start the conversation about and discuss your wishes with others, fill it out, provide a copy to your doctors and others and keep copies on hand. You and all who love you will be very grateful!

Susan W. Longley  
Waldo County Judge of Probate



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## Triad Notes

### Triad Scrabble Night Fundraiser

On February 10, Triad will hold a game night at the Baptist Church in Belfast. The price is \$10 per person. Refreshments will be available. Join in the fun.

Scrabble Night  
First Baptist Church  
High Street  
(nearly across from the library)  
6:00 - 8:00p.m.

### File of Life

Triad offers the File of Life. It includes packets in two sizes and each holds health information. The larger File is intended to be posted on your refrigerator door. Waldo County emergency responders know to look for the File there.

The smaller packet, contains the same health information and is designed to fit in a wallet. This means that your health information can be with you when you are away from home. If you would like to have a free File of Life, call Triad toll-free at: **1-866-426-7555**.

### Donations to Waldo County Triad

You can help Triad to keep older persons safer in their homes and communities with a donation in any amount. Triad is an all-volunteer organization working to:

- avoid fraud victimization,
- improve emergency response time,
- improve fire/carbon monoxide safety,
- improve walking safety along roadways, and
- reduce hypothermia
- for people 50 and over.

To help, send your gift to:  
Waldo County Triad  
PO Box 125  
Belfast ME 04915

For more information, call Triad toll-free at:  
**1-866-426-7555**

### Hannaford/Edwards Cards Help Triad

Triad sells Hannaford grocery cards and receives 5% of the face value of each card to help carry out our work. Cards are available in amounts of \$25, \$50, and \$100, and can be redeemed for that amount of merchandise at any Hannaford or Edwards store. You can buy gift cards that support Triad as follows:

Belfast: YMCA at the Active Older Adult Lunches on Jan. 29, Feb. 26, & Mar. 26 from 10:30 a.m. to 12:30 p.m.

Unity: Pat Clark at **948-5610**

For more information, call Joyce at **338-2062**.

### Triad 911 Cell Phones

Triad offers free cell phones that can be used to dial 911. If you travel or walk alone or feel you could be in a position to need help some time, call your local police department or the Waldo County Sheriff's office at **1-800-660-3398**. An officer will deliver a free 911 cell phone to you and make sure that it works at your home. A charger and a spare battery is included. (The phones work only for dialing 911, not for any other calls.)

### Give a Newsletter to a Friend

This newsletter of the Waldo County Triad is free to **residents** age 50 or older. It is issued every three months to help keep people aware of current scams plus area activities that may be of interest. If you would like to add the name of a Waldo County citizen, call toll-free:  
**1-866-426-7555**

Triad also makes the newsletter available to people living outside of Waldo County for a donation of \$5 to cover printing/mailing costs.

If you would prefer to read the newsletter online, we can let you know when an edition has been posted. To do this, send your e-mail address to:

**waldocountytriad@yahoo.com**



# Community Opportunities

## Triad Scrabble Night Fundraiser

**Date:** Mon. - Feb. 10

**Time:** 6:00 - 8:00p.m.

**Place:** Belfast First Baptist Church  
High Street (nearly across from the library)

**Cost:** \$10

## YMCA Active Older Adult Luncheons

These luncheons are free to those 60 and older. Donations are accepted. Registration is required at least one week in advance of meal by calling:

**338-4598.**

**Date:** Wed. - Jan. 29, Feb. 26, Mar. 26

**Time:** 11:30 a.m.

**Place:** YMCA, Lincolville Ave., Belfast (Route 52)

## Driver Safety Course

The AARP Driver Safety course for those 50 and older is usually offered each spring and fall. For more details or to get on the list to be notified of coming classes, call Paul Sheridan at:

**338-0350**

## Spring Handcrafters' Day

The Waldo County Extension Homemakers' Council is organizing its annual Spring Handcrafters' Day. There will be a variety of workshops from which to choose. Get on the mailing list by calling **1-800-287-1426**.

## Stretch Around

This is a basic physical activity program offered by hospital volunteers. Drop in. A new participant needs to sign a form stating that the doctor has approved exercise, and to give emergency contact names and numbers.

**Date:** Every Monday & Friday

**Time:** 1:00 pm

**Place:** St Margaret's Church, Court St, Belfast

**More information:** call Jo-Ann at **930-6733**.



## Rides to Doctor Appointments

The Belfast City Police Department offers rides to medical appointments from a Belfast location to a Belfast doctor's office and return.

Passengers must be able to get into and out of the vehicle. To schedule a ride, call: **338-2420**

## Community Case Management

This is an ongoing program of Waldo County General Hospital for people with heart failure or chronic obstructive pulmonary disease.

Participants learn to live more comfortably, to require fewer hospital visits and to reduce complications and symptoms. For more information, call Jo-Ann at **930-6733**.

## Cancer Support Group

For those with cancer plus family and friends

**Date:** 2nd Wed. - Jan. 8, Feb. 12, Mar. 12

**Time:** 4:45 to 6:15 pm

**Place:** Belfast Free Library, 3rd Floor  
Conference Room

**More Information:** Call Margie Spencer-Smith  
**930-2500 ext. 4795.**

## Family Caregiver Education & Support

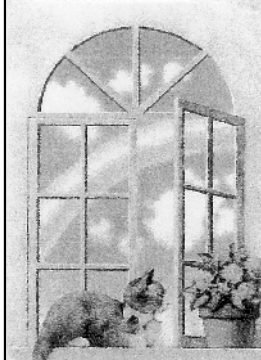
If you are a caregiver, you are invited to the monthly education and support group sessions offered by the Waldo County Home Health and Hospice. Feel free to drop in at the time of any scheduled session.

**Date:** 1st Thurs. - Jan. 2, Feb. 6, Mar. 6

**Time:** Noon to 1:00 p.m.


**Place:** Office of Home Health & Hospice

**More information:** call Margie Spencer-Smith  
**930-2500 ext. 4795**



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**Waldo County Triad** is a partnership of  
**seniors, law enforcement, and local organizations** dedicated to  
improving the safety of people 50 and older in their homes and communities  
through education and service.

### **Triad Officers**

Chairman ----- Jeff Trafton  
Vice Chairman ----- Debbie Mitchell  
Secretary ----- Suesan Packer  
Treasurer ----- Joyce Fenner

**Triad Phone Number: 1-866-426-7555**

### **Newsletter Staff**

Editor ----- Pat Pierson

Proofreader ----- Ruth Murphy

#### **Collating and Mailing Team:**

Jan Dodge      Joyce Fenner      Ruth Murphy  
Residents of the Maine Coastal Regional Re-entry Center

### **Triad Board Representatives**

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|                      | • Sandra Otis-Anderson | • Vyvyenne Ritchie |

Waldo County Triad programs are open to all regardless of race, color, national origin, gender, or disability.

To change your mailing address, add another name to this mailing list, or to remove  
your name from this list, call Waldo County Triad toll-free at 1-866-426-7555

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